

Information to identify the case:Debtor 1 **Michael F Dougherty**Social Security number or ITIN **xxx-xx-9625**

First Name Middle Name Last Name

EIN --_-----

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN -----

EIN --_-----

United States Bankruptcy Court **District of New Jersey**Case number: **13-16492-ABA****Order of Discharge**

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Michael F Dougherty

2/17/17**By the court:** Andrew B. Altenburg Jr.
United States Bankruptcy Judge**Explanation of Bankruptcy Discharge in a Chapter 7 Case**

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Imaged Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Michael F Dougherty
DebtorCase No. 13-16492-ABA
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 42

Date Rcvd: Feb 17, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 19, 2017.

db +Michael F Dougherty, 908 Whitman Dr., Turnersville, NJ 08012-1335
cr +Bank of America, N.A., Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway, Suite 302, Roseland, NJ 07068-1640
513794534 Apex Asset Management, PO Box 5407, Lancaster, PA 17606-5407
514057126 +Bank of America, N.A., c/o Zucker Goldberg & Ackerman, 200 Sheffied Street, Suite 301, Mountainside, NJ 07092-2315
514084226 +CAPITAL ONE, N.A., PO Box 12907, Norfolk VA 23541-0907
513932268 CitiMortgage, Inc., P.O. Box 688971, Des Moines, IA 50368-8971
513794540 +Citimortgage, Inc., PO Box 6243, Sioux Falls, SD 57117-6243
513794541 Eastern Revenue, PO Box 185, Southeastern, PA 19399-0185
513794542 +Financial Recoveries, 200 E. Park Dr., Suite 100, Mt. Laurel, NJ 08054-1297
513794547 +Great Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860
513794550 +Jerry W. Martin, 1518 Kearsley Road, Erial, NJ 08081-5206
513794551 +Michelle Dougherty, 908 Whitman Dr., Blackwood, NJ 08012-1335
513931906 +NJClass, PO Box 548, Trenton, NJ 08625-0548
513794555 +RJM ACQ LLC, 575 Underhill Blvd, Suite 224, Syosset, NY 11791-3416
513794557 +SLM Financial, 300 Cpointental Drive, Newark, DE 19713-4339
513794556 Sallie Mae Financial Corp., PO Box 9500, Wilkes-Barre, PA 18773-9500
513794558 +State of NJ Student Assistance, PO Box 538, Trenton, NJ 08625-0538
513847891 US Department of Education, Claims Filing Unit, PO Box 8973, Madison, WI 53708-8973

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Feb 17 2017 23:56:19 U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg +E-mail/Text: ustpregion03.ne.ecf@usdoj.gov Feb 17 2017 23:56:15 United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 17 2017 23:56:46 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Bankruptcy Department, Coral Gables, FL 33146-1837
cr EDI: FORD.COM Feb 17 2017 23:33:00 Ford Motor Credit Company, LLC, PO Box 62180, Colorado Springs, MO 80962
cr +E-mail/Text: bankruptcy.bnc@ditech.com Feb 17 2017 23:56:01 Green Tree Servicing LLC, as authorized servicer f, PO BOX 6154, RAPID CITY, SD 57709-6154
513890689 EDI: AIS.COM Feb 17 2017 23:33:00 American InfoSource LP as agent for, Midland Funding LLC, PO Box 268941, Oklahoma City, OK 73126-8941
513794536 EDI: BANKAMER.COM Feb 17 2017 23:33:00 BAC Home Loans, PO Box 5170, Simi Valley, CA 93062-5170
513794537 +EDI: BANKAMER.COM Feb 17 2017 23:33:00 Bank of America, N.A., 450 American St # SV416, Simi Valley, CA 93065-6285
515169091 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 17 2017 23:56:46 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146, Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
515169090 +E-mail/Text: bkmailbayview@bayviewloanservicing.com Feb 17 2017 23:56:46 Bayview Loan Servicing, LLC, 4425 Ponce De Leon Blvd. 5th Floor, Coral Gables, Florida 33146-1837
513794538 +EDI: CHASE.COM Feb 17 2017 23:33:00 Chase, PO Box 15145, Wilmington, DE 19850-5145
513794539 +EDI: CHASE.COM Feb 17 2017 23:33:00 Chase - Toys R Us, PO Box 15145, Wilmington, DE 19850-5145
513814596 EDI: FORD.COM Feb 17 2017 23:33:00 Ford Motor Credit Company LLC, Dept 55953, P O Box 55000, Detroit MI 48255-0953
513794546 +EDI: FORD.COM Feb 17 2017 23:33:00 Ford Motor Credit, PO Box 542000, Omaha, NE 68154-8000
514733871 +E-mail/Text: bankruptcy.bnc@ditech.com Feb 17 2017 23:56:01 Green Tree Servicing, LLC, PO BOX 0049, Palatine, IL 60055-0049, Telephone number 60055-0049
513794549 +EDI: HFC.COM Feb 17 2017 23:33:00 HSBC Bank, PO Box 5253, Carol Stream, IL 60197-5253
513794553 +EDI: MID8.COM Feb 17 2017 23:33:00 Midland Credit Management, 8875 Aero Dr., Suite 200, San Diego, CA 92123-2255
513794554 +E-mail/Text: bankruptcydepartment@tsico.com Feb 17 2017 23:57:10 NCO Financial, PO Box 15740, Wilmington, DE 19850-5740
514870886 EDI: PRA.COM Feb 17 2017 23:33:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
514870887 EDI: PRA.COM Feb 17 2017 23:33:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541, Portfolio Recovery Associates, LLC, POB 41067, Norfolk, VA 23541
514072059 EDI: PRA.COM Feb 17 2017 23:33:00 Portfolio Recovery Associates, LLC, c/o Chase Bank Usa, N.a., POB 41067, Norfolk VA 23541
514093347 EDI: PRA.COM Feb 17 2017 23:33:00 Portfolio Recovery Associates, LLC, c/o Wal-Mart, POB 41067, Norfolk VA 23541
513915078 E-mail/Text: bkdepartment@rtresolutions.com Feb 17 2017 23:56:31 Real Time Resolutions, Inc., 1349 Empire Central Drive, Suite #150, PO Box 36655, Dallas, Texas 75247-4029

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 42

Date Rcvd: Feb 17, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center (continued)

515306530 EDI: RMSC.COM Feb 17 2017 23:33:00 Synchrony Bank,
c/o of Recovery Management Systems Corp, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTAL: 24

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Bank of America N.A.
514733872 Green Tree Servicing, LLC, PO BOX 0049, Palatine, IL 60055-0049,
Telephone number: 888-298-7785, Green Tree Servicing, LLC, PO BOX 0049
513794543* +Financial Recoveries, 200 E. Park Dr., Suite 100, Mt. Laurel, NJ 08054-1297
513794544* +Financial Recoveries, 200 E. Park Dr., Suite 100, Mt. Laurel, NJ 08054-1297
513794545* +Financial Recoveries, 200 E. Park Dr., Suite 100, Mt. Laurel, NJ 08054-1297
513794548* +Great Lakes Higher Education, PO Box 7860, Madison, WI 53707-7860
513794552* +Michelle Dougherty, 908 Whitman Dr., Blackwood, NJ 08012-1335
513794535 ##+Apex Asset Management, 1891 Santa Barbara Dr., Suite 204, Lancaster, PA 17601-4106
TOTALS: 2, * 5, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 19, 2017

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 17, 2017 at the address(es) listed below:

Andrew Sklar andy@sklarlaw.com, NJ43@ecfcbis.com;dolores@sklarlaw.com
Denise E. Carlon on behalf of Creditor MTGLQ INVESTORS, L.P. dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com
Isabel Balboa ecfmail@standingtrustee.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com
Jeanette F. Frankenberg on behalf of Creditor Bank of America, N.A. cmecf@sternlav.com
Jeanette F. Frankenberg on behalf of Creditor Bayview Loan Servicing, LLC cmecf@sternlav.com
John R. Morton, Jr. on behalf of Creditor Ford Motor Credit Company, LLC
mortonlaw.bcraig@verizon.net, donnal@mortoncraig.com;mhazlett@mortoncraig.com
Nona Ostrove on behalf of Debtor Michael F Dougherty nostrove@ostrovelaw.com
Robert P. Saltzman on behalf of Creditor Green Tree Servicing LLC, as authorized servicer for
Fannie Mae, as owner and holder of account/contract originated by Equihome Mortgage Corp.
dnj@pbslaw.org
William E. Craig on behalf of Creditor Ford Motor Credit Company, LLC
mortonlaw.bcraig@verizon.net

TOTAL: 11